



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
MidFirst Bank

Order Filed on February 5, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:  
Ingrid Cedano  
  
Debtor.

Case No.: 15-16769 VFP

Adv. No.:

Hearing Date: 01/04/2018 @ 11:00 a.m..

Judge: Vincent F. Papalia

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: February 5, 2018**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".  
\_\_\_\_\_  
Honorable Vincent F. Papalia  
United States Bankruptcy Judge

**(Page 2)**

Debtor: Ingrid Cedano

Case No: 15-16769 VFP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING  
CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor MidFirst Bank, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located 68 Lembeck Avenue, NJ, Hudson 07305, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Sarah J. Crouch, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 22, 2018, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due December 2017 through January 2018 for a total post-petition default of \$3,929.35 (2 @ \$2,002.38, 1 AO payment @ \$964.36, less suspense \$75.41); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$2,891.33 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume February 1, 2018, directly to Secured Creditor care of its servicer, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees, totaling \$526.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Ingrid Cedano  
 Debtor

Case No. 15-16769-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Feb 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2018.

db +Ingrid Cedano, 68 Lembeck Avenue, Jersey City, NJ 07305-3938

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 08, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com,

bkgroup@kmllawgroup.com

Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmllawgroup.com,

bkgroup@kmllawgroup.com

Marie-Ann Greenberg magecf@magruee.com

Nicholas Fitzgerald on behalf of Debtor Ingrid Cedano nickfitz.law@gmail.com

Sarah J. Crouch on behalf of Debtor Ingrid Cedano nickfitz.law@gmail.com,

nadiafinancial@gmail.com; fitzgeraldnj@stratusbk.com

TOTAL: 5